

Information to identify the case:

Debtor 1	<u>Alexandre De Moraes</u>	Social Security number or ITIN	xxx-xx-1804
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-30595-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alexandre De Moraes

5/9/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alexandre De Moraes
 Debtor

Case No. 14-30595-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 44

Date Rcvd: May 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2019.

db +Alexandre De Moraes, 43 Wilson Rd, Pine Hill, NJ 08021-6817
 aty +Zucker, Goldberg & Ackerman, 200 Sheffield Street, Ste. 301, Mountainside, NJ 07092-2315
 lm MidFirst Bank, c/o Midland Mortgage Division, Attn: Bankruptcy Dept., PO Box 268959,
 Oklahoma City, OK 73126-8959
 515124572 Akron Billing Center, 3585 Ridge Park Dr, Fairlawn, OH 44333-8203
 515293975 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 515124576 +Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538
 515124582 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 515124580 +Ccs/bryant State Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 515124583 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
 515124587 Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
 515124588 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables Management, 1130 Northchase Pkwy SE Ste 150,
 Marietta, GA 30067-6429)
 515124589 Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541
 515212192 +Lisa Aguasanta, 401 E. Gibbsboro Road, Apt. Q-13, Lindenwold, New Jersey 08021-1984
 515124592 +Lyons, Doughty & Veldhuis, 136 Gaither Dr, Mount Laurel, NJ 08054-2239
 515312217 MidFirst Bank, Attn: Bankruptcy Department, 99 NW Grand Boulevard,
 Oklahoma City, OK 73118
 515124594 Midland Mortgage Company/mid First Bank, Attention: Bankruptcy, PO Box 26648,
 Oklahoma City, OK 73126-0648
 515124596 Pressler And Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
 515465425 +REGIONAL SEWER SERVICE, CAMDEN COUNTY MUA, 1645 FERRY AVENUE, CAMDEN, NJ 08104-1311
 515124597 +Radiology Assc Of New Jersey, PC, PO Box 371863, Pittsburgh, PA 15250-7863
 515124599 Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
 515124602 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, PO Box 283, Trenton, NJ 08602-0283)
 515124603 Stratford Ambulance Assn, C/O DM Billing, PO Box 1016, Voorhees, NJ 08043-7016
 515124604 The Hartford, PO Box 280431, East Hartford, CT 06128-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 09 2019 23:53:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 09 2019 23:53:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515097018 E-mail/Text: bankruptcy@pepcoholdings.com May 09 2019 23:53:33 Atlantic City Electric,
 PO Box 4875, Trenton, NJ 08650-4875
 515124573 EDI: ARSN.COM May 10 2019 04:13:00 ARS National Services, Inc., PO Box 463023,
 Escondido, CA 92046-3023
 515156943 E-mail/Text: bankruptcy@pepcoholdings.com May 09 2019 23:53:33
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600
 515124575 E-mail/Text: sferguson@pinehillboronj.com May 09 2019 23:54:31 Borough Of Pine Hill,
 Attn.: Kijona Thompson, tax collector, 45 W 7th Ave, Pine Hill, NJ 08021-6317
 515124581 EDI: CITICORP.COM May 10 2019 04:14:00 Citi, Attn: Centralized Bankruptcy, PO Box 20363,
 Kansas City, MO 64195-0363
 515124577 +EDI: CAPITALONE.COM May 10 2019 04:14:00 Cap One, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 515124578 EDI: CAPITALONE.COM May 10 2019 04:14:00 Capital 1 Bank, Attn: General Correspondence,
 PO Box 30285, Salt Lake City, UT 84130-0285
 515259503 EDI: CAPITALONE.COM May 10 2019 04:14:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515124579 +E-mail/Text: bankruptcy@cvps.com May 09 2019 23:54:14 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 515098655 +E-mail/Text: bankruptcy@cvps.com May 09 2019 23:54:15 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 515124584 +EDI: CONVERGENT.COM May 10 2019 04:13:00 Convergent Outsourcing, 800 Sw 39th St,
 Renton, WA 98057-4927
 515124585 EDI: CONVERGENT.COM May 10 2019 04:13:00 Convergent Outsourcing, PO Box 9004,
 Renton, WA 98057-9004
 515124586 EDI: DIRECTV.COM May 10 2019 04:13:00 Directv, PO Box 11732, Newark, NJ 07101-4732
 515124590 EDI: IRS.COM May 10 2019 04:14:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114-0326
 515124591 E-mail/Text: bankruptcy@affglo.com May 09 2019 23:54:01 Leading Edge Recovery Solutions,
 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486
 515124593 +EDI: MID8.COM May 10 2019 04:14:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 515124595 +E-mail/Text: eggssupportservices@alorica.com May 09 2019 23:54:09 NCO Financial Systems,
 3850 N Causeway Blvd Ste 350, Metairie, LA 70002-8113

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 44

Date Rcvd: May 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515309128 EDI: PRA.COM May 10 2019 04:13:00 Portfolio Recovery Associates, LLC,
c/o Citifinancial, Inc., POB 41067, Norfolk VA 23541
515124601 EDI: NEXTEL.COM May 10 2019 04:13:00 Sprint, PO Box 8077, London, KY 40742-8077
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515124574* ++ALANTIC CITY ELECTRIC, BANKRUPTCY DEPARTMENT MAIL STOP 84CP42, 5 COLLINS DRIVE SUITE 2133,
CARNEYS POINT NJ 08069-3600
(address filed with court: Atlantic City Electric, PO Box 4875, Trenton, NJ 08650-4875)
515124609* ++ALANTIC CITY ELECTRIC, BANKRUPTCY DEPARTMENT MAIL STOP 84CP42, 5 COLLINS DRIVE SUITE 2133,
CARNEYS POINT NJ 08069-3600
(address filed with court: Atlantic City Electric, PO Box 4875, Trenton, NJ 08650-4875)
515124608* ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023
515124606* Absolute Resolutions, LLC, 6602 El Cajon Blvd Ste 200, San Diego, CA 92115-2875
515124607* Akron Billing Center, 3585 Ridge Park Dr, Fairlawn, OH 44333-8203
515124610* Borough Of Pine Hill, Attn: Kijona Thompson, tax collector, 45 W 7th Ave,
Pine Hill, NJ 08021-6317
515124611* +Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538
515124616* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citi, Attn: Centralized Bankruptcy, PO Box 20363,
Kansas City, MO 64195-0363)
515124617* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
+Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
515124612* Capital 1 Bank, Attn: General Correspondence, PO Box 30285,
Salt Lake City, UT 84130-0285
515124614* +Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
515124615* +Ccs/bryant State Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
515124618* +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
515124619* +Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927
515124620* Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
515124621* ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
(address filed with court: Directv, PO Box 11732, Newark, NJ 07101-4732)
515124622* Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
515124623* ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
(address filed with court: Focus Receivables Management, 1130 Northchase Pkwy SE Ste 150,
Marietta, GA 30067-6429)
515124624* Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541
515124625* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114-0326)
515124626* Leading Edge Recovery Solutions, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486
515124627* +Lyons, Dougherty & Veldhuis, 136 Gaither Dr, Mount Laurel, NJ 08054-2239
515124628* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
515124629* Midland Mortgage Company/mid First Bank, Attention: Bankruptcy, PO Box 26648,
Oklahoma City, OK 73126-0648
515124630* +NCO Financial Systems, 3850 N Causeway Blvd Ste 350, Metairie, LA 70002-8113
515124631* Pressler And Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
515124635* RJM Acquisitions LLC, 575 Underhill Blvd Ste 224, Syosset, NY 11791-3416
515124632* +Radiology Assc Of New Jersey, PC, PO Box 371863, Pittsburgh, PA 15250-7863
515124633* +Regional Orthopedic, PA, 2201 Chapel Ave W, Cherry Hill, NJ 08002-2098
515124634* Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
515124637* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, PO Box 283, Trenton, NJ 08602-0283)
515230068* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)
515124636* Sprint, PO Box 8077, London, KY 40742-8077
515124638* Stratford Ambulance Assn, C/O DM Billing, PO Box 1016, Voorhees, NJ 08043-7016
515124639* The Hartford, PO Box 280431, East Hartford, CT 06128-0431
515124640* +Zucker, Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024
515124571* ##Absolute Resolutions, LLC, 6602 El Cajon Blvd Ste 200, San Diego, CA 92115-2875
515124600* ##RJM Acquisitions LLC, 575 Underhill Blvd Ste 224, Syosset, NY 11791-3416
515124598* ###Regional Orthopedic, PA, 2201 Chapel Ave W, Cherry Hill, NJ 08002-2098
515124605* ##+Zucker, Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 0, * 37, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 44

Date Rcvd: May 09, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2019 at the address(es) listed below:

Brad J. Spiller on behalf of Debtor Alexandre De Moraes bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Debtor Alexandre De Moraes kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 9